SECRETARY OF STATE

State Capitol, Suite 204
500 East Capitol Avenue
Pierre, South Dakota
57501-5070
sdsos@state.sd.us
www.sdsos.gov

Chris Nelson
Secretary of State

Teresa J. Bray
Deputy

September 24, 2009

Paul A. Lindemann
Compliance/Audit Specialist
Catholic Aid Association
3499 Lexington Ave. N.
St. Paul, MN 55126

Dear Paul:

Our office is in receipt of your raffle requests. The date of the filings is September 24, 2009. You may begin selling tickets 30 days after the filings, which would be October 24, 2009.

If there is any other way in which our office could assist you, please feel free to contact me at (605) 773-3537 or email me at Judy.Larson@state.sd.us. Thank you.

Sincerely,

Judy A. Larson

Judy A. Larson
Administrative Assistant

FRATERNAL LIFE INSURANCE, ANNUITIES & BENEFITS

CATHOLIC AID association

September 21, 2009

Mr. Jeff Hallem
Office of the Secretary of State
Capitol Building
500 East Capitol Avenue, Ste 204
Pierre, SD 57501-5070

Re: Catholic Aid Association 2009 Catholic Schools Raffle
Date of Drawing: October 30, 2009 (ticket sales begin September 14, 2009)
Minnesota Lawful Gambling Exempt Permit #X-92085

Dear Mr. Hallem:

The Catholic Aid Association (CAA), a fraternal insurance company domiciled in the State of Minnesota and meeting the requirements of SDCL 22-25-25(1), is conducting the Catholic Aid Association 2009 Catholic Schools Raffle (the Raffle). This letter will constitute the notice required 30 days in advance of the Raffle drawing by South Dakota law.

The purpose of the Raffle is to raise funds for Catholic education in CAA's marketing area. All prizes for the Raffle have been donated by CAA. All proceeds from the sale of raffle tickets will remain with the schools selling the tickets.

Here are the prizes that will be awarded in the Raffle:

- One (1) 2010 Ford Edge automobile or $20,000 cash
- Two (2) vacations to Breezy Point Resort, Breezy Point, MN
- Four (4) 32-inch Samsung LCD televisions
- Twenty Five (25) Ipod Shuffle personal music systems

The drawing for the Raffle will take place at CAA's Home Office in Arden Hills, Minnesota, at 11:00 a.m. on Friday, October 30, 2009. Enclosed is a copy of the Official Raffle Drawing Rules.

Please feel free to call me at 1-800-568-6670, extension 174, if you have additional questions or concerns.

Sincerely,

Paul A. Lindemann, CLU, FLMI, ACS
Compliance / Audit Specialist

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Enclosures

3499 Lexington Avenue North, St. Paul, MN 55126 • (651) 490-0170 • Toll Free 1-800-568-6670 • Fax (651) 490-0746 • www.catholicaid.org

Catholic Aid Association 2009 Catholic Schools Raffle
Official Raffle Drawing Rules

1. ELIGIBILITY – An entrant to the Catholic Aid Association 2009 Catholic Schools Raffle (this Raffle) must be 18 years of age or older and a legal resident of the United States (excluding its territories, overseas military installations and commonwealths) at the time of entry. Entrants may only win once and shall be prohibited from winning any subsequent raffles, drawings or sweepstakes offered by the Catholic Aid Association (CAA) for one year after the drawing for this Raffle. Employees of CAA, its affiliates, subsidiaries, advertising agencies, promotion agencies, members of their immediate families and persons residing in their homes, are not eligible. Void where prohibited.

2. HOW TO ENTER - To enter this Raffle, purchase a raffle ticket from a designated school raffle representative. Write all the required information on the ticket stub and give the stub to the designated school representative with payment by cash or check. **Make checks payable to the school selling the ticket(s). DO NOT make checks payable to CAA. (All proceeds from this Raffle stay with the schools selling the tickets; none go to CAA.)** Only one raffle ticket must be purchased to enter this Raffle, but there is no limit to the number of times a person can enter.

3. CONTEST PERIOD - The ticket selling period for this Raffle begins at 12:01 A.M. on Monday, September 14 and ends at 11:59 P.M. on October 28, 2009.

4. ADMINISTRATION - CAA and its agencies shall not be liable for late, lost, misdirected, damaged, incomplete, illegible, or unintelligible entries. If the administration or integrity of this Raffle is compromised or corrupted at any time, CAA reserves the right to modify, suspend or cancel this Raffle. **(CAUTION: Any attempt by a contestant to deliberately damage any aspect of this Raffle or undermine its legitimate operation is a violation of criminal and civil laws. Should such an attempt be made, CAA reserves the right to seek damages from any such contestant to the fullest extent of the law.)**

5. DRAWING - Winners will be selected in a random drawing at 11 a.m. on Friday, October 30, 2009 by a representative (or designee) of CAA at its Corporate Office in Arden Hills, Minnesota. Winners need not be present to win. Winners will be notified by telephone, electronic mail (e-mail) or regular mail by CAA on or about October 30, 2009. Each winner will have fourteen (14) days from notification to accept their prize per the requirements in *Section 8: REQUIREMENTS OF WINNERS.* CAA and its agencies shall not be liable for unsuccessful efforts to notify a winner. Odds of winning depend upon the number of eligible entries received.

6. PRIZES - One (1) Grand Prize winner will be selected and will receive their choice of (1) a 2009 Ford Edge automobile or (2) Twenty Thousand Dollars ($20,000) in cash. Other prizes will be awarded as stated on the front of this raffle ticket. All prizes will be awarded "AS IS" and without warranty of any kind, express or implied, including without limitation, any implied warranty of merchantability or fitness for a particular purpose. No substitution, exchange or transfer of prizes or cash equivalent (except in the case of the Grand Prize, as stated above) is permitted by the winners. CAA reserves the right to substitute prizes of equal or greater value. CAA will ship/deliver all prizes to their respective winners, except in the case of the Grand Prize, where, if the Ford Edge

automobile is selected, the Grand Prize Winner will take delivery at a dealership designated by CAA. Winners are responsible for any and all taxes, fees, and surcharges on any prize awarded, including federal, state and local income taxes. CAA will, however, withhold amounts from prizes as required by applicable federal and state law.

7. RELEASE - By entering this Raffle, entrant releases CAA and any of its respective parent companies, subsidiaries, affiliates, directors, officers, employees and agencies from any liability whatsoever, and waives any and all causes of action, related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with this drawing or acceptance, use of or inability to use, or participation in or inability to participate in this drawing, or use of or inability to use any prize (including, without limitation, claims, suits, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional), whether under a theory of contract, tort (including negligence), warranty or other theory.

8. REQUIREMENTS OF WINNERS - Winners will be required to complete and return to CAA: 1) an Affidavit of Eligibility and Release from Liability, and 2) an Internal Revenue Service (IRS) Form W-9, within fourteen (14) days of receipt of such documents from CAA. Failure to do so will result in disqualification and the selection of an alternate winner(s). Except where prohibited, acceptance of a prize shall constitute and signify a winner's consent to the use of his/her name, address (city and state only), voice and/or photograph for commercial, advertising and promotional purposes by CAA without further compensation, unless prohibited by law.

9. CLAIMS - By entering this Raffle, entrants affirm that they have read and accepted these Official Raffle Rules. The laws of the State of Minnesota apply to and govern this Raffle, and any claims must be raised and resolved in the State of Minnesota.

10. LIST OF WINNERS - Winners of this Raffle will be posted on the CAA website (www.catholicaid.org/raffle) on or after October 30, 2009. To obtain a list of winners, send a self-addressed, stamped envelope to: Raffle Winners, Catholic Aid Association, 3499 Lexington Ave. N., St. Paul, MN 55126, or e-mail sdetlefsen@catholicaid.org. Winners will also be published in a future issue of *Catholic Aid Journey* magazine.

11. COPYRIGHT - This Raffle and all accompanying materials are Copyright © 2009 CAA. All rights reserved. All prizes logos, service marks and trademarks are the property of their respective owner(s).

12. OBTAINING RAFFLE RULES - To obtain a written copy of the rules for this Raffle, send a self-addressed, stamped envelope to: Raffle Rules, Catholic Aid Association, 3499 Lexington Ave. N., St. Paul, MN 55126

13. LICENSE – This Raffle is conducted pursuant to Minnesota Lawful Gambling Exempt Permit #X-92085, which expires on October 30, 2009.

14. PROBLEM GAMBLING HELPLINE – If you have a gambling problem, you may call 1-800-333-HOPE for help.